

Amendments to the Claims

Please enter the following amendments to the claims:

Listing of Claims:

1 – 11. (Previously Canceled)

12. (Currently Amended) A computer implemented method of processing a check transaction, the method comprising:

electronically storing a record of a first cleared check transaction by a payor, the record comprising a first account number associated with the first cleared check transaction;

receiving, via a network, an indication that a second check by the payor failed to clear at least in part because a second account number received in connection with the second check transaction was erroneous, wherein the second check transaction corresponds to a different check than the first cleared check transaction;

identifying, via a processor, the payor using a personal identification code associated with the payor of the second check transaction;

locating the electronically stored record of the first cleared check transaction using the personal identification code;

reading the first account number from the record of the first cleared check transaction;

comparing, via the processor, digits of at least the first account number with corresponding digits of at least the second account number to determine the number of differing digits between the first account number and the second account number; and

submitting the second check transaction for clearance using the first account number associated with the first cleared check transaction if the number of differing digits between the first account number and the second number is less than or equal to a predetermined number.

13. (Previously Canceled)

14. (Previously Amended) The method as defined in Claim 12, wherein the comparison of at least the first account number with at least the second account number further comprises comparing routing data associated with the first second check with routing data associated with the first cleared check transaction.

15. (Previously Amended) The method as defined in Claim 12, further comprising:
locating a second cleared check transaction associated with the personal identifier code;
reading a third account number, the third account number associated with the second cleared check transaction;
comparing at least the second account number with at least the third account number;
determining if the number of differing digits between the second account number and the third account number is less than or equal to the predetermined number; and
if the number of differing digits between the second account number and the third account number, and between the second account number and the first account number, both are less than or equal to the predetermined number, providing an indication that neither the first account number nor the third account number are to be used in resubmitting the second check transaction for clearance.

16. (Previously Amended) The method as defined in Claim 12, wherein the indication that the second check transaction failed to clear is received from a clearinghouse.

17. (Previously Canceled)

18. (Previously Amended) The method as defined in Claim 12, wherein the personal identification code is driver license number.

19. (Previously Amended) The method as defined in Claim 12, wherein the personal identification code is associated with an identification document.

20. (Previously Amended) The method as defined in Claim 12, wherein the personal identification code is a social security number.

21. (Previously Amended) The method as defined in Claim 12, wherein the personal identification code is a transponder number.

22. (Previously Amended) The method as defined in Claim 12, wherein the second check transaction was performed using a physical check.

23. (Previously Amended) The method as defined in Claim 12, wherein the second check transaction was performed using an electronic check.

24. (Previously Amended) The method as defined in Claim 12, wherein the second check transaction was performed using a check card.

25. (Previously Amended) The method as defined in Claim 12, wherein the second account number was read magnetically and converted to characters.

26. (Previously Amended) The method as defined in Claim 12, wherein the second account number was manually entered into a form.

27. (Previously Amended) The method as defined in Claim 12, wherein the second account number was read optically and converted to characters.

28-31. (Previously Canceled)

32. (Currently Amended) An apparatus configured to process check data, the apparatus comprising:

at least one memory operable to store computer readable instructions; and
at least one processor operate to access the at least one memory and execute stored instructions to:

~~a first instruction stored in computer readable memory, the first instruction configured to~~
store MICR data associated with a first cleared check from a payor;

~~a second instruction stored in computer readable memory, the second instruction~~
~~configured to read an indication that a second check from the payor failed to clear because MICR~~
data associated with the second check transaction was incorrect, the second check transaction
corresponding to a different check than the first cleared check;

~~a third instruction stored in computer readable memory, the third instruction configured to~~
read a personal identifier associated with the first payor, wherein the personal identifier was
provided in association with the second check transaction;

~~a fourth instruction stored in computer-readable memory, the fourth instruction configured to locate the MICR data associated with the first cleared check using the personal identifier;~~

~~a fifth instruction stored in computer-readable memory, the fifth instruction configured to compare at least a portion of the located MICR data with at least a portion of the MICR data associated with the second check transaction; and~~

~~a sixth instruction stored in computer-readable memory, the sixth instruction configured to submit the second check for clearance using at least a portion of the located MICR data if a determination is made, based at least in part on the comparison, that the portion of the located MICR data comprises MICR data that was intended to have been used in connection with the second check transaction.~~

33. (Previously Amended) The apparatus as defined in Claim 32, wherein the MICR data associated with the second check indicates at least one of an account number or a routing number.

34. (Cancelled) The apparatus as defined in claim 32, further comprising a computer system including the computer readable memory and a processor configured to execute the first, second, third, fourth, fifth and sixth instructions.